

UAE Banking Indicators																
(End of month, figures in billions of Dirhams unless otherwise indicated)																
	2020		2021													
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov *	% Month - on-Month	% Year-to- Date	% Year- on- Year
Gross Banks' Assets	3202.2	3188.0	3172.3	3179.4	3175.9	3169.3	3182.0	3208.8	3233.4	3228.5	3247.1	3271.2	3295.8	0.8%	3.4%	2.9%
1.Total Banks' Reserves at the Central Bank	287.4	316.2	305.7	314.4	325.6	316.9	330.8	331.7	326.7	337.4	340.0	345.2	349.1	1.1%	10.4%	21.5%
Reserve Account	85.1	89.4	88.1	89.9	98.7	79.0	104.8	94.9	122.7	102.8	115.5	100.9	95.5	-5.4%	6.8%	12.2%
Current Accounts & Overnight Deposits of Banks ¹	61.8	97.5	82.3	88.5	79.5	95.9	68.2	86.2	47.3	80.2	60.6	82.4	75.8	-8.0%	-22.3%	22.7%
Certificates of Deposit/Monetary Bills held by Banks	140.5	129.3	135.3	136.0	147.4	142.0	157.8	150.6	156.7	154.4	163.9	161.9	177.8	9.8%	37.5%	26.5%
of which: Islamic Certificates of Deposit	50.6	45.3	47.0	50.5	50.3	51.6	54.0	58.9	66.6	54.5	55.1	61.9	65.6	6.0%	44.8%	29.6%
2.Gross Credit	1795.3	1779.0	1779.2	1777.5	1754.4	1763.2	1751.5	1769.4	1768.6	1771.4	1776.5	1763.0	1788.3	1.4%	0.5%	-0.4%
Domestic Credit	1611.5	1596.7	1599.5	1604.5	1589.6	1597.9	1585.4	1595.6	1594.2	1598.4	1602.1	1589.9	1617.7	1.7%	1.3%	0.4%
Government	254.8	251.9	257.0	257.2	252.5	252.3	248.8	245.7	244.6	246.0	245.2	235.8	234.3	-0.6%	-7.0%	-8.0%
Public Sector (GREs)	221.7	219.9	215.9	217.9	215.2	218.0	211.8	223.6	225.5	224.9	222.8	222.4	241.3	8.5%	9.7%	8.8%
Private Sector	1118.0	1108.3	1110.2	1113.3	1105.7	1110.6	1107.9	1112.8	1110.7	1113.5	1119.4	1116.6	1126.4	0.9%	1.6%	0.8%
Business & Industrial Sector Credit ²	787.4	778.8	779.9	782.6	774.8	776.4	773.4	776.3	772.4	772.8	775.6	772.3	779.0	0.9%	0.0%	-1.1%
of which: Total Funded SME Lending	-	92.8	-	-	93.8	-	-	94.6	-	-	93.9	-	-	-	-	-
Individual	330.6	329.5	330.3	330.7	330.9	334.2	334.5	336.5	338.3	340.7	343.8	344.3	347.4	0.9%	5.4%	5.1%
Non-Banking Financial Institutions	17.0	16.6	16.4	16.1	16.2	17.0	16.9	13.5	13.4	14.0	14.7	15.1	15.7	4.0%	-5.4%	-7.6%
Foreign Credit ³	183.8	182.3	179.7	173.0	164.8	165.3	166.1	173.8	174.4	173.0	174.4	173.1	170.6	-1.4%	-6.4%	-7.2%
of which: Loans & Advances to Non-Residents in AED	16.1	15.5	15.4	15.3	15.4	14.9	15.9	14.5	14.2	14.1	13.7	14.3	14.2	-0.7%	-8.4%	-11.8%
3.Total Investments by Banks	454.2	455.8	478.9	500.1	507.3	510.6	520.2	523.1	531.8	542.5	554.8	552.5	563.4	2.0%	23.6%	24.0%
Debt securities	284.9	290.5	274.5	287.9	294.1	299.8	304.6	304.2	302.9	308.8	315.1	315.0	320.2	1.7%	10.2%	12.4%
Equities	9.3	9.2	9.4	9.4	9.6	9.6	9.6	12.0	13.2	13.6	13.8	13.7	14.0	2.2%	52.2%	50.5%
Held to maturity securities	115.9	111.4	150.7	158.3	159.3	154.6	159.4	160.8	169.6	174.0	179.7	177.5	184.1	3.7%	65.3%	58.8%
Other Investments	44.1	44.7	44.3	44.5	44.3	46.6	46.6	46.1	46.1	46.1	46.2	46.3	45.1	-2.6%	0.9%	2.3%
4. Other Assets	665.3	637.0	608.5	587.4	588.6	578.6	579.5	584.6	606.3	577.2	575.8	610.5	595.0	-2.5%	-6.6%	-10.6%
Due from Head Office/Own Branches/Banking Subsidiaries	169.7	156.0	153.9	159.6	159.1	149.3	147.7	152.5	176.3	163.0	161.1	187.8	176.3	-6.1%	13.0%	3.9%
Due from Other Banks	213.2	207.9	220.8	214.4	231.1	228.1	234.0	229.9	238.1	237.1	243.5	246.8	243.4	-1.4%	17.1%	14.2%
Other Items ⁴	282.4	273.1	233.8	213.4	198.4	201.2	197.8	202.2	191.9	177.1	171.2	175.9	175.3	-0.3%	-35.8%	-37.9%
Bank Deposits	1876.2	1884.5	1876.3	1878.4	1881.3	1877.3	1874.6	1908.6	1915.1	1928.7	1942.3	1967.3	1966.8	-0.03%	4.4%	4.8%
Resident Deposits	1679.7	1682.1	1678.1	1677.2	1677.8	1666.1	1660.2	1682.9	1684.1	1694.2	1699.1	1728.3	1737.1	0.5%	3.3%	3.4%
Government Sector	315.5	287.3	274.3	267.0	277.3	291.3	287.9	281.6	291.5	288.7	297.0	313.2	308.6	-1.5%	7.4%	-2.2%
GREs (Govt. ownership of more than 50%)	245.1	254.8	254.1	255.5	246.2	215.5	215.3	227.2	222.7	233.0	220.2	226.9	228.6	0.7%	-10.3%	-6.7%
Private Sector	1078.2	1100.1	1109.4	1117.0	1116.9	1124.3	1122.6	1133.5	1131.1	1138.4	1146.2	1152.9	1163.7	0.9%	5.8%	7.9%
Non-Banking Financial Institutions	40.9	39.9	40.3	37.7	37.4	35.0	34.4	40.6	38.8	34.1	35.7	35.3	36.2	2.5%	-9.3%	-11.5%
Non-Resident Deposits	196.5	202.4	198.2	201.2	203.5	211.2	214.4	225.7	231.0	234.5	243.2	239.0	229.7	-3.9%	13.5%	16.9%
Average Cost on Bank Deposits⁵		1.0%			0.9%			0.9%			0.8%					
Average Yield on Credit⁶		3.8%			3.7%			3.7%			3.7%					
Capital & Reserves⁷	397.3	392.8	390.7	384.7	378.1	379.1	381.9	384.5	389.9	393.1	393.7	396.3	399.3	0.8%	1.7%	0.5%
Specific provisions & Interest in Suspense	114.7	116.6	118.2	119.1	120.6	122.2	122.6	123.4	123.6	123.0	120.9	120.9	120.9	0.0%	3.7%	5.4%
General provisions	39.0	38.3	37.7	37.4	37.8	37.2	37.2	36.4	35.9	35.8	35.1	35.4	35.1	-0.8%	-8.4%	-10.0%
Lending to Stable Resources Ratio⁸	78.1%	77.6%	78.3%	78.4%	77.5%	78.2%	77.4%	77.7%	77.6%	77.6%	77.9%	76.9%	78.0%	1.4%	0.5%	-0.1%
Eligible Liquid Assets Ratio (ELAR)⁹	17.0%	18.4%	17.9%	18.3%	18.8%	18.5%	19.0%	18.3%	18.0%	18.1%	18.4%	18.6%	19.0%	2.2%	3.3%	11.8%
Capital Adequacy Ratio - (Tier 1 + Tier 2)¹⁰		18.2%			17.9%			17.5%			17.7%					
of which: Tier 1 Ratio		17.1%			16.7%			16.3%			16.5%					
Common Equity Tier 1(CET 1) Capital Ratio		14.9%			14.7%			14.5%			14.7%					
Banks Operating in the UAE																
National Banks		21			21			21			21					
Foreign Banks (including wholesale banks)		37			37			37			37					
of which GCC banks ¹¹		7			7			7			7					
Share of Foreign Banks in Total Assets		12.6%			12.5%			12.5%			12.4%					
Conventional Banks (including wholesale banks)		48			48			48			48					
Islamic Banks		10			10			10			10					
Share of Islamic Banks in Total Assets		18.9%			19.0%			18.7%			18.4%					

*Preliminary data subject to revision

¹ Starting July 2020, includes Overnight Deposit Facility (ODF) offered to conventional banks by the CBUAE.² Includes lending to (Resident): Trade Bills Discounted, Insurance Companies and SMEs.³ Includes lending to (Non Resident): Loans to Non Banking Financial Institutions, Trade Bills Discounted and Loans & Advances (Government & Public Sector, Private Sector (corporate and Individuals) in Local and Foreign Currency⁴ Includes Cash in Hand, Fixed Assets, Inter-Branch Position, Positive Fair Value of Derivatives and Other Accounts Receivables⁵ Weighted average of costs on Demand, Savings & Time Deposits at varying maturities.⁶ Weighted average of yield on all types of outstanding credit.⁷ Excluding subordinated borrowings/deposits, but including current year profit.⁸ The Ratio of the Total Advances (Net Lending + Net Financial Guarantees & Stand -by LC + Interbank Placements more than 3 months) to the sum of (Net Free Capital Funds + Total Other Stable Resources)⁹ ELAR = The Ratio of Total Banks' Eligible Liquid Assets (Consist of Cash in Hand, Liquid Assets at the Central Bank and Eligible Bonds/Sukuks as prescribed by regulation 33/2015 & Basel Principles but excludes interbank positions) to Total Liabilities**

** Total Liabilities = Balance Sheet Total Assets - (Capital & Reserves + All Provisions & Interest in Suspense except Staff Benefit Provisions + Refinancing + Subordinated Borrowing/Deposits)

¹⁰ Capital Adequacy Ratio , Tier 1 Ratio and CET 1 Ratio for the period starting from Dec 2017 are calculated according to Basel III Guidelines issued by CBUAE vide Circular 52/2017 .¹¹ Representation of one branch each of the Kingdom of Saudi Arabia, Oman, Qatar and two branches of Kuwait and Bahrain